



Macomb County Community Services Agency

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Frank T. Taylor, Director

MCCSA is a "Community Action Agency" dedicated to families and individuals seeking to improve their quality of life.

Press Release

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For Immediate Release

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MCCSA Communication Specialist
(586) 469-6999

Participant in MCCSA IDA Program reaches goal of homeownership

Mount Clemens, Mich. — Linna M., a single mother who currently lives in a cramped one-bedroom apartment, set homeownership as a goal after nine years in the same apartment and with her daughter inspiring her. While Linna never thought she would be able to afford a home, she has learned how to make it possible and is now ready to meet her goal. She closed on April 4 on a three-bedroom home in Mt. Clemens.

Linna heard about Macomb County Community Services Agency's Individual Development Account (IDA) Program after seeking general information on homeownership from Macomb County. Through MCCSA's IDA Program, Linna set up a special savings account separate from other accounts. She was then able to save an amount up to \$1000 that is matched at a 2:1 rate through MCCSA. The savings and matched funds, which do not have to be repaid, will be used to help with down payment and closing costs on her home. Linna also received \$6000 of additional assistance through the Michigan State Housing Development Authority (MSHDA).

In addition to making monthly contributions to an IDA savings account, participants such as Linna are required to take 30 hours of financial education and asset specific training to prepare them for the homebuying process and the responsibilities of being a homeowner. While it was difficult to juggle working full-time and taking classes, she enjoyed the classes and found them to be very helpful.

Linna is a very motivated individual. Originally, she had planned to make deposits and to be enrolled in the IDA Program for three years but she was meeting and exceeding her goals quicker than she had planned. She therefore shortened her time in the program from three years to 20 months.

While she can't force people she tells about the IDA program to follow up, she has "been telling people from the day I started how wonderful this program is." The entire experience has helped build her self-esteem and increased her confidence in dealing with her personal finances. Shortly before closing on her home she said she felt "nervous, scared, and excited all in one bag." But she knows that she is ready. "All I want is the key!" she said.

Macomb County Community Services Agency (MCCSA) is a Community Action Agency dedicated to helping families and individuals in Macomb County achieve self-sufficiency through a variety of programs. For more information on MCCSA's IDA Program, please call MCCSA's IDA Case Manager, Kathleen Wasilowski, at (586) 469-7378.

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Administration (586) 469-6999
Chore Services (586) 469-5012
General Community Programming (586) 469-5222

Head Start (586) 469-5215
Home Preservation/Energy (586) 469-6329
Macomb Food Program (586) 469-6004

Senior Citizen Nutrition (586) 469-5228
Transportation (586) 469-5225



Programs and services are sponsored by the Macomb County Board of Commissioners and State and Federal grants. MCCSA complies with the Civil Rights Act of 1964, the Michigan Handicappers Civil Rights Act, and the American with Disabilities Act of 1990. To inquire about reasonable accommodations for persons with disabilities please contact MCCSA, Phone or TDD: (810)469-6999.